

**OPPENHEIMER**

OPPENHEIMER WOLFF &amp; DONNELLY LLP

Plaza VII, Suite 3300  
45 South Seventh Street  
Minneapolis, MN 55402-1609

oppenheimer.com

612.607.7000  
Fax 612.607.7100

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May 16, 2007

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**COMPANY:** U.S. Patent and Trademark Office  
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**FROM:** Rudolph P. Hofmann  
**DIRECT DIAL:** 612.607.7340  
**EMAIL:** RHofmann@Oppenheimer.com  
**RE:** Application No. 09/929,610  
Attorney Docket No. 60021-375802

**CERTIFICATE OF FACSIMILE TRANSMISSION**

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1. Amendment and Response to Office Action

  
Jodi A. Byers

May 16, 2007  
Date

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Application No. 09/929,610  
In reply to Office Action dated March 21, 2007  
Page 1 of 9

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PATENT


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

|              |  |                      |
|--------------|--|----------------------|
| Applicant:   | Ronald E. Sloan  |                      |
| Serial No.:  | 09/929,610   |                      |
| Filing Date: | August 13, 2001  | Group Art Unit: 3693 |
| Title:       | FINANCIAL PLANNING AND<br>COUNSELING SYSTEM PROJECTING<br>USER CASH FLOW | Examiner: J. Greimel |
| Docket No:   | 60021-375802   |                      |

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 5/16/07  
Jodi A. Byers Date

AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

This is in response to the Final Office Action dated March 21, 2007. Please amend the above-identified as follows.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page two (2) of this paper.

**Remarks** begin on page six (6) of this paper.